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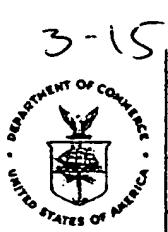
THE FILING RECEIPT WILL NOT BE MAILED OUT UNTIL ALL FEES ARE PAID. IF THE FILING RECEIPT HAS ALREADY BEEN MAILED OUT, IT IS VOID IF ALL THE FEES ARE NOT PAID IN A TIMELY MANNER.

Further correspondence with respect to this matter should include a copy of this notice and be addressed to the following:

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Box 17
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Telephone Inquiries should be directed to the office of Initial Patent Examination
709 (308-3642)
703

Eleanor F. Kurtz
Eleanor F. Kurtz
Office of Initial Patent Examination



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January 17, 2001

International Cyberbanque, Ltd.
47 W. Polk St. Ste. 100 Room 266
Chicago, IL 60605

Serial Number - 09/727050

The purpose of this communication is to inform you that check number, 1010 dated November 30, 2000, has been returned by the Bank. It was unpaid. The check was in the amount of \$435.00

The practice of the Office is to treat such returned checks as though the fee for which they were intended was never received. Therefore, the applicant is required to submit the following fee (s):

- \$43500 - filing fee and claims
- \$65.00 - sur charge
- \$50.00 - bounced check charge

Note: Any fee amount that is paid on or after October 1, 2000 is subject to the new fee schedule.

A shortened statutory period for response to the requirements of this notice is set to expire Two Months or Sixty days, whichever is longer, from the date of this notice.

Failure to respond within this period will result in the application becoming abandoned. Under rule 35 USC 133.

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01 FC:201 355.00 OP
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03 FC:202 80.00 OP
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